We don't have enough privacy the way it is. You need to forget the banks request and concentrate on protectectin the people from invasin of privacy through cyberspace. If I desire privacy in my own home I should be granted that. I should not have to pay for a service that screens my calls. Simply look at the people that have asked to be put on the do not call list it should be clear that people do not want to be bothered at home. If you allow this to happen all the work that went into the do not call laws has to start all over. I think we spend enough money on passing laws. Is it really necessary ro stretch State budgets fighting to keep laws in place. If this is the case why pass the law in the first place. It is time to quit wasting money every time a special intrest group wants to modify a law to exempt them from a law. Lets stay with the old way of thinking that nobody (including big business is above the law!!